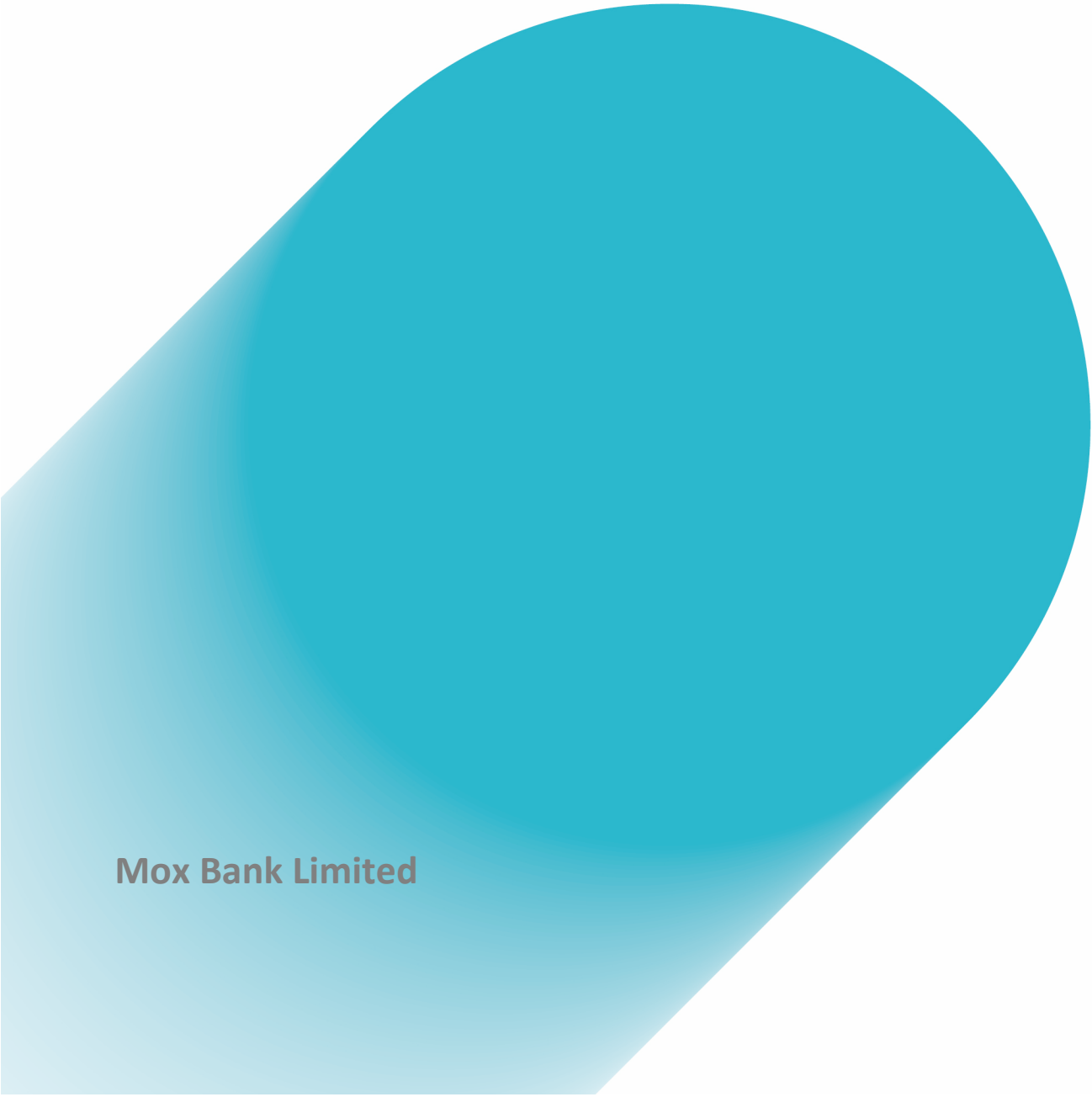


# Supplementary Notes to Interim Financial Statements (unaudited)

For the period ended 30 June 2026

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**Mox Bank Limited**

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## **1. Supplementary Notes to Interim Financial Statements (unaudited)**

These notes are supplementary to and should be read in conjunction with the 2026 Interim Financial Statements. The financial statements and this supplementary notes to financial statements (unaudited) taken together comply with the Banking (Disclosure) Rules (“Rules”) under section 60A of the Banking Ordinance. These banking disclosures are governed by the Bank’s disclosure policy, which has been approved by the Board of Directors. The disclosure policy sets out the approach to determine the content, appropriateness and frequency of the disclosures, the approach to ensure the relevance and adequacy of the disclosures, and the internal control over the process for making the disclosures. The disclosures have been subject to independent review in accordance to the disclosure policy. Additional disclosures as required by the Banking (Disclosure) Rules will be available on our website: <https://mox.com/> on or before 30 September 2026.

According to the Rules, disclosure of comparative information is not required unless otherwise specified in the standard disclosure templates. Prior period disclosures can be found in the Regulatory Disclosure section of our website: <https://mox.com/>.

### **Basis of preparation**

The capital adequacy ratio (“CAR”) was compiled in accordance with the Banking (Capital) Rules (“BCR”) issued by the HKMA. The Bank adopted the Standardised (Credit Risk) Approach for credit risk in calculating the risk weighted assets. For market risk, the Bank adopted Standardised (Market Risk) Approach prior to June 2024 . Since end of June 2024, the Bank has been exempted under section 22(1) of the BCR from the calculation of market risk under section 17 . For operational risk, the capital requirement is calculated using the standardised approach.

### **Basis of consolidation**

As of 30 June 2026, the Bank does not have any subsidiaries for consolidation purpose.

## 2. Key prudential ratios, overview of risk management and RWA

### a. Key prudential ratios (KM1)

The following table sets out an overview of the Bank's key prudential ratios.

|               |                                                                               | (a)<br>30 Jun 2026<br>HK\$'000 | (b)<br>31 Mar 2026<br>HK\$'000 | (c)<br>31 Dec 2025<br>HK\$'000 | (d)<br>30 Sep 2025<br>HK\$'000 | (e)<br>30 Jun 2025<br>HK\$'000 |
|---------------|-------------------------------------------------------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
|               | <b>Regulatory capital (amount)</b>                                            |                                |                                |                                |                                |                                |
| 1 & 1a        | Common Equity Tier 1 (CET1)                                                   | 1,512,436                      | 1,526,001                      | 1,530,904                      | 965,498                        | 1,102,390                      |
| 2 & 2a        | Tier 1                                                                        | 1,980,505                      | 1,994,070                      | 1,998,973                      | 1,433,567                      | 1,570,459                      |
| 3 & 3a        | Total capital                                                                 | 2,126,204                      | 2,142,634                      | 2,152,466                      | 1,517,176                      | 1,657,008                      |
|               | <b>RWA (amount)</b>                                                           |                                |                                |                                |                                |                                |
| 4             | Total RWA                                                                     | 12,336,419                     | 12,757,195                     | 13,019,545                     | 7,455,901                      | 7,599,253                      |
| 4a            | Total RWA (pre-floor)                                                         | 12,336,419                     | 12,757,195                     | 13,019,545                     | 7,455,901                      | 7,599,253                      |
|               | <b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>          |                                |                                |                                |                                |                                |
| 5 & 5a        | CET1 ratio (%)                                                                | 12.26                          | 11.96                          | 11.76                          | 12.95                          | 14.51                          |
| 5b            | CET1 ratio (%) (pre-floor ratio)                                              | 12.26                          | 11.96                          | 11.76                          | 12.95                          | 14.51                          |
| 6 & 6a        | Tier 1 ratio (%)                                                              | 16.05                          | 15.63                          | 15.35                          | 19.23                          | 20.67                          |
| 6b            | Tier 1 ratio (%) (pre-floor ratio)                                            | 16.05                          | 15.63                          | 15.35                          | 19.23                          | 20.67                          |
| 7 & 7a        | Total capital ratio (%)                                                       | 17.24                          | 16.80                          | 16.53                          | 20.35                          | 21.80                          |
| 7b            | Total capital ratio (%) (pre-floor ratio)                                     | 17.24                          | 16.80                          | 16.53                          | 20.35                          | 21.80                          |
|               | <b>Additional CET1 buffer requirements (as a percentage of RWA)</b>           |                                |                                |                                |                                |                                |
| 8             | Capital conservation buffer requirement (%)                                   | 2.50                           | 2.50                           | 2.50                           | 2.50                           | 2.50                           |
| 9             | Countercyclical capital buffer requirement (%)                                | 0.50                           | 0.50                           | 0.50                           | 0.50                           | 0.50                           |
| 10            | Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs) | N/A                            | N/A                            | N/A                            | N/A                            | N/A                            |
| 11            | Total AI-specific CET1 buffer requirements (%)                                | 3.00                           | 3.00                           | 3.00                           | 3.00                           | 3.00                           |
| 12            | CET1 available after meeting the AI's minimum capital requirements (%)        | 6.94                           | 6.63                           | 6.44                           | 7.57                           | 9.15                           |
|               | <b>Basel III leverage ratio</b>                                               |                                |                                |                                |                                |                                |
| 13            | Total leverage ratio (LR) exposure measure                                    | 29,501,891                     | 27,920,080                     | 28,948,839                     | 25,713,007                     | 24,996,201                     |
| 13a           | LR exposure measure based on mean values of gross assets of SFTs              | 29,501,891                     | 27,920,080                     | 28,948,839                     | 25,713,007                     | 24,996,201                     |
| 14, 14a & 14b | LR (%)                                                                        | 6.71                           | 7.14                           | 6.91                           | 5.58                           | 6.28                           |
| 14c & 14d     | LR (%) based on mean values of gross assets of SFTs                           | 6.71                           | 7.14                           | 6.91                           | 5.58                           | 6.28                           |
|               | <b>Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)</b>     |                                |                                |                                |                                |                                |
|               | Applicable to category 1 institution only:                                    |                                |                                |                                |                                |                                |
| 15            | Total high quality liquid assets (HQLA)                                       | N/A                            | N/A                            | N/A                            | N/A                            | N/A                            |
| 16            | Total net cash outflows                                                       | N/A                            | N/A                            | N/A                            | N/A                            | N/A                            |
| 17            | LCR (%)                                                                       | N/A                            | N/A                            | N/A                            | N/A                            | N/A                            |
|               | Applicable to category 2 institution only:                                    |                                |                                |                                |                                |                                |
| 17a           | LMR (%)                                                                       | 76.61                          | 63.99                          | 75.58                          | 87.76                          | 86.40                          |

## 2. Key prudential ratios, overview of risk management and RWA (continued)

### a. Key prudential ratios (KM1) (continued)

|     |                                                                   | (a)                     | (b)                     | (c)                     | (d)                     | (e)                     |
|-----|-------------------------------------------------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
|     |                                                                   | 30 Jun 2026<br>HK\$'000 | 31 Mar 2026<br>HK\$'000 | 31 Dec 2025<br>HK\$'000 | 30 Sep 2025<br>HK\$'000 | 30 Jun 2025<br>HK\$'000 |
|     | <b>Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)</b> |                         |                         |                         |                         |                         |
|     | Applicable to category 1 institution only:                        |                         |                         |                         |                         |                         |
| 18  | Total available stable funding                                    | N/A                     | N/A                     | N/A                     | N/A                     | N/A                     |
| 19  | Total required stable funding                                     | N/A                     | N/A                     | N/A                     | N/A                     | N/A                     |
| 20  | NSFR (%)                                                          | N/A                     | N/A                     | N/A                     | N/A                     | N/A                     |
|     | Applicable to category 2A institution only:                       |                         |                         |                         |                         |                         |
| 20a | CFR (%)                                                           | N/A                     | N/A                     | N/A                     | N/A                     | N/A                     |

The capital ratios and LMR remained well above the minimum regulatory requirements.

CET1 ratio, Tier 1 and total capital ratio increased due to drop in total RWA in Q1 2026.

Leverage ratio dropped as the Bank has been launching its products and services resulting in higher exposure and consumption of capital for business operation costs.

### b. Overview of risk-weighted amount ("RWA") (OV1)

The following table sets out an overview of capital requirement in terms of a detailed breakdowns of RWAs for various risks.

|     |                                                                                                                                        | (a)                     | (b)                     | (c)                          |
|-----|----------------------------------------------------------------------------------------------------------------------------------------|-------------------------|-------------------------|------------------------------|
|     |                                                                                                                                        | RWA                     |                         | Minimum capital requirements |
|     |                                                                                                                                        | 30 Jun 2026<br>HK\$'000 | 31 Mar 2026<br>HK\$'000 | 30 Jun 2026<br>HK\$'000      |
| 1   | Credit risk for non-securitization exposures                                                                                           | 11,655,886              | 11,885,136              | 932,471                      |
| 2   | Of which STC approach                                                                                                                  | 11,655,886              | 11,885,136              | 932,471                      |
| 2a  | Of which BSC approach                                                                                                                  | -                       | -                       | -                            |
| 3   | Of which foundation IRB approach                                                                                                       | -                       | -                       | -                            |
| 4   | Of which supervisory slotting criteria approach                                                                                        | -                       | -                       | -                            |
| 5   | Of which advanced IRB approach                                                                                                         | -                       | -                       | -                            |
| 5a  | Of which retail IRB approach                                                                                                           | -                       | -                       | -                            |
| 5b  | Of which specific risk-weight approach                                                                                                 | -                       | -                       | -                            |
| 5c  | Of which cryptoasset exposures to credit risk calculated in accordance with section 376 and Divisions 5, 6 and 8 of Part 12 of the BCR | -                       | -                       | -                            |
| 6   | Counterparty credit risk and default fund contributions                                                                                | -                       | -                       | -                            |
| 7   | Of which SA-CCR approach                                                                                                               | -                       | -                       | -                            |
| 7a  | Of which CEM                                                                                                                           | -                       | -                       | -                            |
| 8   | Of which IMM(CCR) approach                                                                                                             | -                       | -                       | -                            |
| 8a  | Of which method for group 2b cryptoasset derivative contracts                                                                          | -                       | -                       | -                            |
| 9   | Of which others                                                                                                                        | -                       | -                       | -                            |
| 10  | CVA risk                                                                                                                               | -                       | -                       | -                            |
| 11  | Equity positions in banking book under the simple risk-weight method and internal models method                                        | N/A                     | N/A                     | N/A                          |
| 12  | Collective investment scheme ("CIS") exposures – look-through approach / third-party approach                                          | N/A                     | N/A                     | N/A                          |
| 13  | CIS exposures – mandate-based approach                                                                                                 | N/A                     | N/A                     | N/A                          |
| 14  | CIS exposures – fall-back approach                                                                                                     | N/A                     | N/A                     | N/A                          |
| 14a | CIS exposures – combination of approaches                                                                                              | N/A                     | N/A                     | N/A                          |
| 15  | Settlement risk                                                                                                                        | -                       | -                       | -                            |
| 16  | Securitization exposures in banking book                                                                                               | -                       | -                       | -                            |
| 17  | Of which SEC-IRBA                                                                                                                      | -                       | -                       | -                            |
| 18  | Of which SEC-ERBA (including IAA)                                                                                                      | -                       | -                       | -                            |

## 2. Key prudential ratios, overview of risk management and RWA (continued)

### b. Overview of risk-weighted amount ("RWA") (OV1) (continued)

|     |                                                                                                                                            | (a)                     | (b)                     | (c)                          |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|-------------------------|------------------------------|
|     |                                                                                                                                            | RWA                     |                         | Minimum capital requirements |
|     |                                                                                                                                            | 30 Jun 2026<br>HK\$'000 | 31 Mar 2026<br>HK\$'000 | 30 Jun 2026<br>HK\$'000      |
| 19  | Of which SEC-SA                                                                                                                            | -                       | -                       | -                            |
| 19a | Of which SEC-FBA                                                                                                                           | -                       | -                       | -                            |
| 20  | Market risk                                                                                                                                | N/A                     | N/A                     | N/A                          |
| 21  | Of which STM approach                                                                                                                      | N/A                     | N/A                     | N/A                          |
| 22  | Of which IMA                                                                                                                               | N/A                     | N/A                     | N/A                          |
| 22a | Of which SSTM approach                                                                                                                     | N/A                     | N/A                     | N/A                          |
| 23  | Capital charge for moving exposures between trading book and banking book                                                                  | N/A                     | N/A                     | N/A                          |
| 24  | Operational risk                                                                                                                           | 831,650                 | 1,029,475               | 66,532                       |
| 24a | Sovereign concentration risk                                                                                                               | -                       | -                       | -                            |
| 25  | Amounts below the thresholds for deduction (subject to 250% RW)                                                                            | -                       | -                       | -                            |
| 26  | Output floor level applied                                                                                                                 | N/A                     | N/A                     | N/A                          |
| 27  | Floor adjustment (before application of transitional cap)                                                                                  | N/A                     | N/A                     | N/A                          |
| 28  | Floor adjustment (after application of transitional cap)                                                                                   | N/A                     | N/A                     | N/A                          |
| 28a | Deduction to RWA                                                                                                                           | 151,117                 | 157,416                 | 12,089                       |
| 28b | Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital         | 151,117                 | 157,416                 | 12,089                       |
| 28c | Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital | -                       | -                       | -                            |
| 29  | Total                                                                                                                                      | <b>12,336,419</b>       | <b>12,757,195</b>       | <b>986,914</b>               |

Decrease in credit risk for non-securitization exposures is mainly due to decrease in retail exposures.

Since end of June 2024, the Bank has been exempted under section 22(1) of the BCR from the calculation of market risk under section 17.

### 3. Composition of regulatory capital

#### a. Composition of regulatory capital (CC1)

|                    |                                                                                                                                                                                         | (a)                | (b)                                                                                                                       |
|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------------------------------------------------------------------------------------------------------------------------|
| As of 30 June 2026 |                                                                                                                                                                                         | Amount<br>HK\$'000 | Source based on<br>reference<br>numbers/letters of the<br>balance sheet under the<br>regulatory scope of<br>consolidation |
|                    | <b>CET1 capital: instruments and reserves</b>                                                                                                                                           |                    |                                                                                                                           |
| 1                  | Directly issued qualifying CET1 capital instruments plus any related share premium                                                                                                      | 6,216,900          | (2)                                                                                                                       |
| 2                  | Retained earnings                                                                                                                                                                       | (4,064,726)        | (3)                                                                                                                       |
| 3                  | Disclosed reserves                                                                                                                                                                      | (8,374)            | (4)                                                                                                                       |
| 5                  | Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group) | -                  |                                                                                                                           |
| 6                  | <b>CET1 capital before regulatory deductions</b>                                                                                                                                        | <b>2,143,800</b>   |                                                                                                                           |
|                    | <b>CET1 capital: regulatory deductions</b>                                                                                                                                              |                    |                                                                                                                           |
| 7                  | Valuation adjustments                                                                                                                                                                   | -                  |                                                                                                                           |
| 8                  | Goodwill (net of associated deferred tax liabilities)                                                                                                                                   | -                  | -                                                                                                                         |
| 9                  | Other intangible assets (net of associated deferred tax liabilities)                                                                                                                    | 631,364            | (1)                                                                                                                       |
| 10                 | Deferred tax assets (net of associated deferred tax liabilities)                                                                                                                        | -                  |                                                                                                                           |
| 11                 | Cash flow hedge reserve                                                                                                                                                                 | -                  |                                                                                                                           |
| 12                 | Excess of total EL amount over total eligible provisions under the IRB approach                                                                                                         | -                  |                                                                                                                           |
| 13                 | Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from securitization transactions                                              | -                  |                                                                                                                           |
| 14                 | Gains and losses due to changes in own credit risk on fair valued liabilities                                                                                                           | -                  |                                                                                                                           |
| 15                 | Defined benefit pension fund net assets (net of associated deferred tax liabilities)                                                                                                    | -                  |                                                                                                                           |
| 16                 | Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)                                                                       | -                  |                                                                                                                           |
| 17                 | Reciprocal cross-holdings in CET1 capital instruments                                                                                                                                   | -                  |                                                                                                                           |
| 18                 | Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)       | -                  |                                                                                                                           |
| 19                 | Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)         | -                  |                                                                                                                           |
| 20                 | Mortgage servicing rights (net of associated deferred tax liabilities)                                                                                                                  | Not applicable     | Not applicable                                                                                                            |
| 21                 | Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)                                                                                     | Not applicable     | Not applicable                                                                                                            |
| 22                 | Amount exceeding the 15% threshold                                                                                                                                                      | Not applicable     | Not applicable                                                                                                            |
| 23                 | of which: significant investments in the ordinary share of financial sector entities                                                                                                    | Not applicable     | Not applicable                                                                                                            |
| 24                 | of which: mortgage servicing rights                                                                                                                                                     | Not applicable     | Not applicable                                                                                                            |
| 25                 | of which: deferred tax assets arising from temporary differences                                                                                                                        | Not applicable     | Not applicable                                                                                                            |
| 26                 | National specific regulatory adjustments applied to CET1 capital                                                                                                                        | -                  |                                                                                                                           |
| 26a                | Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)                                                                      | -                  |                                                                                                                           |

### 3. Composition of regulatory capital

#### a. Composition of regulatory capital (CC1)

|                                                   |                                                                                                                                                                                  | (a)                | (b)                                                                                                                       |
|---------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------------------------------------------------------------------------------------------------------------------------|
| As of 30 June 2026                                |                                                                                                                                                                                  | Amount<br>HK\$'000 | Source based on<br>reference<br>numbers/letters of the<br>balance sheet under the<br>regulatory scope of<br>consolidation |
| 26b                                               | Regulatory reserve for general banking risks                                                                                                                                     | -                  |                                                                                                                           |
| 26c                                               | Securitization exposures specified in a notice given by the MA                                                                                                                   | -                  |                                                                                                                           |
| 26d                                               | Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings                                                                           | -                  |                                                                                                                           |
| 26e                                               | Capital shortfall of regulated non-bank subsidiaries                                                                                                                             | -                  |                                                                                                                           |
| 26f                                               | Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)                                            | -                  |                                                                                                                           |
| 27                                                | Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions                                                             | -                  |                                                                                                                           |
| 28                                                | <b>Total regulatory deductions to CET1 capital</b>                                                                                                                               | <b>631,364</b>     |                                                                                                                           |
| 29                                                | <b>CET1 capital</b>                                                                                                                                                              | <b>1,512,436</b>   |                                                                                                                           |
| <b>AT1 capital: instruments</b>                   |                                                                                                                                                                                  |                    |                                                                                                                           |
| 30                                                | Qualifying AT1 capital instruments plus any related share premium                                                                                                                | 468,069            |                                                                                                                           |
| 31                                                | of which: classified as equity under applicable accounting standards                                                                                                             | 468,069            | (5)                                                                                                                       |
| 32                                                | of which: classified as liabilities under applicable accounting standards                                                                                                        | -                  |                                                                                                                           |
| 34                                                | AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)                            | -                  |                                                                                                                           |
| 36                                                | <b>AT1 capital before regulatory deductions</b>                                                                                                                                  | <b>468,069</b>     |                                                                                                                           |
| <b>AT1 capital: regulatory deductions</b>         |                                                                                                                                                                                  |                    |                                                                                                                           |
| 37                                                | Investments in own AT1 capital instruments                                                                                                                                       | -                  |                                                                                                                           |
| 38                                                | Reciprocal cross-holdings in AT1 capital instruments                                                                                                                             | -                  |                                                                                                                           |
| 39                                                | Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold) | -                  |                                                                                                                           |
| 40                                                | Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation                                | -                  |                                                                                                                           |
| 41                                                | National specific regulatory adjustments applied to AT1 capital                                                                                                                  | -                  |                                                                                                                           |
| 42                                                | Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions                                                                              | -                  |                                                                                                                           |
| 43                                                | <b>Total regulatory deductions to AT1 capital</b>                                                                                                                                | <b>-</b>           |                                                                                                                           |
| 44                                                | <b>AT1 capital</b>                                                                                                                                                               | <b>468,069</b>     |                                                                                                                           |
| 45                                                | <b>Tier 1 capital (T1 = CET1 + AT1)</b>                                                                                                                                          | <b>1,980,505</b>   |                                                                                                                           |
| <b>Tier 2 capital: instruments and provisions</b> |                                                                                                                                                                                  |                    |                                                                                                                           |
| 46                                                | Qualifying Tier 2 capital instruments plus any related share premium                                                                                                             | -                  |                                                                                                                           |
| 48                                                | Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)                      | -                  |                                                                                                                           |
| 50                                                | Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital                                                                  | 145,699            |                                                                                                                           |
| 51                                                | <b>Tier 2 capital before regulatory deductions</b>                                                                                                                               | <b>145,699</b>     |                                                                                                                           |

### 3. Composition of regulatory capital

#### a. Composition of regulatory capital (CC1)

|                    |                                                                                                                                                                                                                                                                                                                                    | (a)                | (b)                                                                                                                       |
|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------------------------------------------------------------------------------------------------------------------------|
| As of 30 June 2026 |                                                                                                                                                                                                                                                                                                                                    | Amount<br>HK\$'000 | Source based on<br>reference<br>numbers/letters of the<br>balance sheet under the<br>regulatory scope of<br>consolidation |
|                    | <b>Tier 2 capital: regulatory deductions</b>                                                                                                                                                                                                                                                                                       |                    |                                                                                                                           |
| 52                 | Investments in own Tier 2 capital instruments                                                                                                                                                                                                                                                                                      | -                  |                                                                                                                           |
| 53                 | Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities                                                                                                                                                                                                                                            | -                  |                                                                                                                           |
| 54                 | Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)                                                                       | -                  |                                                                                                                           |
| 54a                | Insignificant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (amount formerly designated for the 5% threshold but no longer meets the conditions) (for institutions defined as "section 2 institution" under §2(1) of Schedule 4F to BCR only) | -                  |                                                                                                                           |
| 55                 | Significant LAC investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)                                                                                                                                             | -                  |                                                                                                                           |
| 55a                | Significant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)                                                                                                                                                   | -                  |                                                                                                                           |
| 56                 | National specific regulatory adjustments applied to Tier 2 capital                                                                                                                                                                                                                                                                 | -                  |                                                                                                                           |
| 56a                | Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital                                                                                                                                                            | -                  |                                                                                                                           |
| 56b                | Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within BCR §48(1)(g)                                                                                                                                                                                                                      | -                  |                                                                                                                           |
| 57                 | <b>Total regulatory adjustments to Tier 2 capital</b>                                                                                                                                                                                                                                                                              | -                  |                                                                                                                           |
| 58                 | <b>Tier 2 capital (T2)</b>                                                                                                                                                                                                                                                                                                         | <b>145,699</b>     |                                                                                                                           |
| 59                 | <b>Total regulatory capital (TC = T1 + T2)</b>                                                                                                                                                                                                                                                                                     | <b>2,126,204</b>   |                                                                                                                           |
| 60                 | <b>Total RWA</b>                                                                                                                                                                                                                                                                                                                   | <b>12,336,419</b>  |                                                                                                                           |
|                    | <b>Capital ratios (as a percentage of RWA)</b>                                                                                                                                                                                                                                                                                     |                    |                                                                                                                           |
| 61                 | <b>CET1 capital ratio</b>                                                                                                                                                                                                                                                                                                          | <b>12.26%</b>      |                                                                                                                           |
| 62                 | <b>Tier 1 capital ratio</b>                                                                                                                                                                                                                                                                                                        | <b>16.05%</b>      |                                                                                                                           |
| 63                 | <b>Total capital ratio</b>                                                                                                                                                                                                                                                                                                         | <b>17.24%</b>      |                                                                                                                           |
| 64                 | <b>Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)</b>                                                                                                                                                                          | <b>3.00%</b>       |                                                                                                                           |
| 65                 | of which: capital conservation buffer requirement                                                                                                                                                                                                                                                                                  | 2.50%              |                                                                                                                           |
| 66                 | of which: bank specific countercyclical capital buffer requirement                                                                                                                                                                                                                                                                 | 0.50%              |                                                                                                                           |
| 67                 | of which: higher loss absorbency requirement                                                                                                                                                                                                                                                                                       | 0.00%              |                                                                                                                           |
| 68                 | CET1 (as a percentage of RWA) available after meeting minimum capital requirements                                                                                                                                                                                                                                                 | <b>6.94%</b>       |                                                                                                                           |
|                    | <b>National minima (if different from Basel 3 minimum)</b>                                                                                                                                                                                                                                                                         |                    |                                                                                                                           |
| 69                 | National CET1 minimum ratio                                                                                                                                                                                                                                                                                                        | Not applicable     | Not applicable                                                                                                            |
| 70                 | National Tier 1 minimum ratio                                                                                                                                                                                                                                                                                                      | Not applicable     | Not applicable                                                                                                            |

### 3. Composition of regulatory capital

#### a. Composition of regulatory capital (CC1)

|                                                                           |                                                                                                                                                                                                           | (a)                | (b)                                                                                                                       |
|---------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------------------------------------------------------------------------------------------------------------------------|
| As of 30 June 2026                                                        |                                                                                                                                                                                                           | Amount<br>HK\$'000 | Source based on<br>reference<br>numbers/letters of the<br>balance sheet under the<br>regulatory scope of<br>consolidation |
| 71                                                                        | National Total capital minimum ratio                                                                                                                                                                      | Not applicable     | Not applicable                                                                                                            |
| <b>Amounts below the thresholds for deduction (before risk weighting)</b> |                                                                                                                                                                                                           |                    |                                                                                                                           |
| 72                                                                        | Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation | -                  |                                                                                                                           |
| 73                                                                        | Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation                                                        | -                  |                                                                                                                           |
| 74                                                                        | Mortgage servicing rights (net of associated deferred tax liabilities)                                                                                                                                    | Not applicable     | Not applicable                                                                                                            |
| 75                                                                        | Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)                                                                                                       | Not applicable     | Not applicable                                                                                                            |
| <b>Applicable caps on the inclusion of provisions in Tier 2 capital</b>   |                                                                                                                                                                                                           |                    |                                                                                                                           |
| 76                                                                        | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA (prior to application of cap)                       | -                  |                                                                                                                           |
| 77                                                                        | Cap on inclusion of provisions in Tier 2 under the BSC approach, or the STC approach, and SEC-ERBA, SEC-SA and SEC-FBA                                                                                    | -                  |                                                                                                                           |
| 78                                                                        | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach and SEC-IRBA (prior to application of cap)                                                                | -                  |                                                                                                                           |
| 79                                                                        | Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA                                                                                                                             | -                  |                                                                                                                           |

### 3. Composition of regulatory capital (continued)

#### a. Composition of regulatory capital (CC1)

Notes to the template

As of 30 Jun 2026

|    | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Hong Kong basis<br>HKD'000 | Basel III basis<br>HKD'000 |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|----------------------------|
| 9  | <b>Other intangible assets (net of associated deferred tax liabilities)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>631,364</b>             | <b>631,364</b>             |
|    | <u>Explanation</u><br>As set out in paragraph 87 of the Basel III text issued by the Basel Committee (December 2010), mortgage servicing rights ("MSRs") may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to follow the accounting treatment of including MSRs as part of intangible assets reported in the AI's financial statements and to deduct MSRs in full from CET1 capital. Therefore, the amount to be deducted as reported in row 9 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 9 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of MSRs to be deducted to the extent not in excess of the 10% threshold set for MSRs and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.                                                           |                            |                            |
| 10 | <b>Deferred tax assets (net of associated deferred tax liabilities)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | -                          | -                          |
|    | <u>Explanation</u><br>As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 10 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to the extent not in excess of the 10% threshold set for DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III. |                            |                            |
| 18 | <b>Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | -                          | -                          |
|    | <u>Explanation</u><br>For the purpose of determining the total amount of insignificant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 18 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 18 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.    |                            |                            |
| 19 | <b>Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | -                          | -                          |
|    | <u>Explanation</u><br>For the purpose of determining the total amount of significant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 19 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 19 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.      |                            |                            |
| 39 | <b>Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | -                          | -                          |
|    | <u>Explanation</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                            |                            |

### 3. Composition of regulatory capital (continued)

#### a. Composition of regulatory capital (CC1)

Notes to the template

As of 30 Jun 2026

|                                                                                                                                                                                                                                                                                                                                                                              | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Hong Kong basis<br>HKD'000 | Basel III basis<br>HKD'000 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|----------------------------|
|                                                                                                                                                                                                                                                                                                                                                                              | The effect of treating loans, facilities or other credit exposures to connected companies which are financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above) will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant LAC investments in AT1 capital instruments may be smaller. Therefore, the amount to be deducted as reported in row 39 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 39 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.                                                          |                            |                            |
| 54                                                                                                                                                                                                                                                                                                                                                                           | <b>Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | -                          | -                          |
|                                                                                                                                                                                                                                                                                                                                                                              | <u>Explanation</u><br>The effect of treating loans, facilities or other credit exposures to connected companies which are financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above) will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant LAC investments in Tier 2 capital instruments and non-capital LAC liabilities may be smaller. Therefore, the amount to be deducted as reported in row 54 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 54 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach. |                            |                            |
| Remarks:<br>The amount of the 10% threshold and 5% threshold mentioned above is calculated based on the amount of CET1 capital determined in accordance with the deduction methods set out in BCR Schedule 4F. The 15% threshold is referring to paragraph 88 of the Basel III text issued by the Basel Committee (December 2010) and has no effect to the Hong Kong regime. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                            |                            |

### 3. Composition of regulatory capital (continued)

#### b. Reconciliation of regulatory capital to balance sheet (CC2)

|                                           | (a)                                                                                          | (b)                                                                            | (c)                                            |
|-------------------------------------------|----------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|------------------------------------------------|
|                                           | Balance sheet as in<br>published financial<br>statements<br>(as at 30 Jun 2026)<br>(HKD'000) | Under regulatory scope<br>of consolidation<br>(as at 30 Jun 2026)<br>(HKD'000) | Cross<br>reference to<br>note 5(a) of<br>(CC1) |
| <b>Assets</b>                             |                                                                                              |                                                                                |                                                |
| Balances with central bank                | 1,336,632                                                                                    | 1,336,632                                                                      |                                                |
| Investment securities                     | 10,743,396                                                                                   | 10,743,396                                                                     |                                                |
| Advances to customers                     | 12,853,891                                                                                   | 12,853,891                                                                     |                                                |
| Amount due from immediate holding company | 1,416,415                                                                                    | 1,416,415                                                                      |                                                |
| Amount due from a fellow subsidiary       | 179                                                                                          | 179                                                                            |                                                |
| Amount due from related companies         | 2,422                                                                                        | 2,422                                                                          |                                                |
| Property and equipment                    | 49,055                                                                                       | 49,055                                                                         |                                                |
| Intangible assets                         | 631,364                                                                                      | 631,364                                                                        | (1)                                            |
| Prepayment and other assets               | 337,852                                                                                      | 337,852                                                                        |                                                |
| Advances to banks                         | 158,721                                                                                      | 158,721                                                                        |                                                |
| <b>Total assets</b>                       | <b>27,529,927</b>                                                                            | <b>27,529,927</b>                                                              |                                                |
| <b>Liabilities</b>                        |                                                                                              |                                                                                |                                                |
| Repurchase agreement at amortised cost    | 1,000,000                                                                                    | 1,000,000                                                                      |                                                |
| Deposits from customers                   | 20,901,287                                                                                   | 20,901,287                                                                     |                                                |
| Amounts due to immediate holding company  | 2,494,533                                                                                    | 2,494,533                                                                      |                                                |
| Amount due to a fellow subsidiary         | 15,350                                                                                       | 15,350                                                                         |                                                |
| Amount due to a related company           | 11,409                                                                                       | 11,409                                                                         |                                                |
| Other payables                            | 495,479                                                                                      | 495,479                                                                        |                                                |
| <b>Total liabilities</b>                  | <b>24,918,058</b>                                                                            | <b>24,918,058</b>                                                              |                                                |
| <b>Shareholders' equity</b>               |                                                                                              |                                                                                |                                                |
| Share capital                             | 6,216,900                                                                                    | 6,216,900                                                                      |                                                |
| Of which: amount eligible for CET1        | -                                                                                            | 6,216,900                                                                      | (2)                                            |
| Other equity instruments                  | 468,069                                                                                      | 468,069                                                                        |                                                |
| Of which: amount eligible for AT1         | -                                                                                            | 468,069                                                                        | (5)                                            |
| Reserves                                  | (4,073,100)                                                                                  | (4,073,100)                                                                    |                                                |
| Of which: FVOCI reserves - debt           | (250)                                                                                        | (250)                                                                          | (4)                                            |
| Of which: Other reserve                   | (8,124)                                                                                      | (8,124)                                                                        | (4)                                            |
| Of which: Retained earnings               | (4,064,726)                                                                                  | (4,064,726)                                                                    | (3)                                            |
| <b>Total shareholders' equity</b>         | <b>2,611,869</b>                                                                             | <b>2,611,869</b>                                                               |                                                |

### 3. Composition of regulatory capital (continued)

#### c. Main features of regulatory capital instruments (CCA)

The following is a summary of the bank's common equity tier 1 ("CET1") capital, additional tier 1 ("AT1") capital and tier 2 capital instruments.

|    |                                                                                                                                                                                   | HKD Ordinary Shares                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Issuer                                                                                                                                                                            | Mox Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 2  | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)                                                                                                | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3  | Governing law(s) of the instrument                                                                                                                                                | Hong Kong                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|    | <i>Regulatory treatment</i>                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 4  | Transitional Basel III rules                                                                                                                                                      | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5  | Basel III rules                                                                                                                                                                   | CET1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 6  | Eligible at solo / group / solo and group                                                                                                                                         | Solo                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 7  | Instrument type (types to be specified by each jurisdiction)                                                                                                                      | Ordinary Shares                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 8  | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)                                                                                  | HK\$6,217 Million                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 9  | Par value of instrument                                                                                                                                                           | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 10 | Accounting classification                                                                                                                                                         | Equity                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 11 | Original date of issuance                                                                                                                                                         | 10 Aug 2018: 20,000 ordinary shares<br>25 Feb 2019: 29,980,000 ordinary shares<br>3 Apr 2019: 131,092,000 ordinary shares<br>19 Nov 2020: 46,920,000 ordinary shares<br>26 Feb 2021: 46,920,000 ordinary shares<br>10 Mar 2022: 65,688,000 ordinary shares<br>25 Nov 2022: 31,280,000 ordinary shares<br>1 Feb 2023: 54,740,000 ordinary shares<br>21 Jul 2023: 31,280,000 ordinary shares<br>30 Nov 2023: 35,190,000 ordinary shares<br>5 Jun 2024: 17,595,000 ordinary shares<br>13 Dec 2024: 37,145,000 ordinary shares<br>30 Apr 2025: 15,640,000 ordinary shares<br>30 Oct 2025: 78,200,000 ordinary shares |
| 12 | Perpetual or dated                                                                                                                                                                | Perpetual                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 13 | Original maturity date                                                                                                                                                            | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 14 | Issuer call subject to prior supervisory approval                                                                                                                                 | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 15 | Optional call date, contingent call dates and redemption amount                                                                                                                   | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 16 | Subsequent call dates, if applicable                                                                                                                                              | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|    | <i>Coupons / dividends</i>                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 17 | Fixed or floating dividend / coupon                                                                                                                                               | Floating                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 18 | Coupon rate and any related index                                                                                                                                                 | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 19 | Existence of a dividend stopper                                                                                                                                                   | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 20 | Fully discretionary, partially discretionary or mandatory                                                                                                                         | Fully discretionary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 21 | Existence of step-up or other incentive to redeem                                                                                                                                 | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 22 | Non-cumulative or cumulative                                                                                                                                                      | Non-cumulative                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 23 | Convertible or non-convertible                                                                                                                                                    | Non-convertible                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 24 | If convertible, conversion trigger(s)                                                                                                                                             | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 25 | If convertible, fully or partially                                                                                                                                                | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 26 | If convertible, conversion rate                                                                                                                                                   | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 27 | If convertible, mandatory or optional conversion                                                                                                                                  | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 28 | If convertible, specify instrument type convertible into                                                                                                                          | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 29 | If convertible, specify issuer of instrument it converts into                                                                                                                     | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 30 | Write-down feature                                                                                                                                                                | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 31 | If write-down, write-down trigger(s)                                                                                                                                              | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 32 | If write-down, full or partial                                                                                                                                                    | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 33 | If write-down, permanent or temporary                                                                                                                                             | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 34 | If temporary write-down, description of write-up mechanism                                                                                                                        | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned). | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 36 | Non-compliant transitioned features                                                                                                                                               | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 37 | If yes, specify non-compliant features                                                                                                                                            | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

### 3. Composition of regulatory capital (continued)

#### c. Main features of regulatory capital instruments (CCA) (continued)

|    |                                                                                                  | HKD AT1 Capital                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|----|--------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Issuer                                                                                           | Mox Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 2  | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)               | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 3  | Governing law(s) of the instrument                                                               | Hong Kong                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|    | <i>Regulatory treatment</i>                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 4  | Transitional Basel III rules                                                                     | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 5  | Basel III rules                                                                                  | Additional Tier 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 6  | Eligible at solo / group / solo and group                                                        | Solo                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 7  | Instrument type (types to be specified by each jurisdiction)                                     | Perpetual debt instrument                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 8  | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) | HK\$233.7 Million                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 9  | Par value of instrument                                                                          | HK\$234.6 Million                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 10 | Accounting classification                                                                        | Equity                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 11 | Original date of issuance                                                                        | 20 Mar 2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 12 | Perpetual or dated                                                                               | Perpetual                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 13 | Original maturity date                                                                           | Undated                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 14 | Issuer call subject to prior supervisory approval                                                | Yes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 15 | Optional call date, contingent call dates and redemption amount                                  | Optional Call Date: 20 Mar 2029<br>Redemption amount at par.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 16 | Subsequent call dates, if applicable                                                             | Each Reset Date thereafter                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|    | <i>Coupons / dividends</i>                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 17 | Fixed or floating dividend / coupon                                                              | Fixed                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 18 | Coupon rate and any related index                                                                | Year 1 to 5: 8.37 per cent. per annum payable semi-annually in arrear<br><br>Year 5 onwards: Resets every 5 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 19 | Existence of a dividend stopper                                                                  | Yes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 20 | Fully discretionary, partially discretionary or mandatory                                        | Fully discretionary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 21 | Existence of step-up or other incentive to redeem                                                | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 22 | Non-cumulative or cumulative                                                                     | Non-cumulative                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 23 | Convertible or non-convertible                                                                   | Non-convertible                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 24 | If convertible, conversion trigger(s)                                                            | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 25 | If convertible, fully or partially                                                               | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 26 | If convertible, conversion rate                                                                  | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 27 | If convertible, mandatory or optional conversion                                                 | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 28 | If convertible, specify instrument type convertible into                                         | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 29 | If convertible, specify issuer of instrument it converts into                                    | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 30 | Write-down feature                                                                               | Yes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 31 | If write-down, write-down trigger(s)                                                             | Upon a Non-Viability Event.<br>"Non-Viability Event" means the earlier of:<br>(i) the Monetary Authority notifying the Issuer in writing that the Monetary Authority is of the opinion that a Write-off or conversion is necessary, without which the Issuer would become non-viable; and<br>(ii) the Monetary Authority notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable. |

### 3. Composition of regulatory capital (continued)

#### c. Main features of regulatory capital instruments (CCA) (continued)

|    |                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 32 | If write-down, full or partial                                                                                                                                                    | Full or partial                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 33 | If write-down, permanent or temporary                                                                                                                                             | Permanent                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 34 | If temporary write-down, description of write-up mechanism                                                                                                                        | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned). | <p>The rights and claims of Securityholders against the Issuer to payment in respect of the Securities (including, without limitation, any payments in respect of damages awarded for breach of any obligations), in the event of the winding-up of the Issuer (other than pursuant to a Permitted Reorganisation), shall rank:</p> <ul style="list-style-type: none"> <li>(i) subordinate and junior in right of payment to, and of all claims of (x) all unsubordinated creditors of the Issuer (including its depositors), (y) all creditors in respect of Tier 2 Capital Instruments of the Issuer and (z) all other Subordinated Creditors of the Issuer whose claims are stated to rank senior to the Securities or rank senior to the Securities by operation of law or contract;</li> <li>(ii) pari passu in right of payment to, and of all claims of the holders of Parity Obligations; and</li> <li>(iii) senior in right of payment to, and of all claims of holders of Junior Obligations.</li> </ul> <p><b>"Additional Tier 1 Capital Instruments"</b> means any instrument issued, entered into or guaranteed by the Issuer that constitutes or qualifies as Additional Tier 1 capital of the Issuer pursuant to the Banking Capital Regulations.</p> <p><b>"CET1 Capital Instruments"</b> means any instrument issued or entered into by the Issuer that constitutes Common Equity Tier 1 capital of the Issuer pursuant to the Banking Capital Regulations.</p> <p><b>"Junior Obligations"</b> means all classes of the Issuer's share capital (including without limitation any preference shares) and any instrument or other obligation issued, entered into or guaranteed by the Issuer that constitutes or qualifies as CET1 Capital Instruments or that ranks or is expressed to rank junior to the Securities by operation of law or contract.</p> <p><b>"Parity Obligations"</b> means any instrument or other obligation issued, entered into or guaranteed by the Issuer that constitutes or qualifies as an Additional Tier 1 Capital Instrument or any instrument or other obligation issued, entered into or guaranteed by the Issuer that ranks or is expressed to rank pari passu with the Securities by operation of law or contract, which excludes any Junior Obligations of the Issuer.</p> <p><b>"Subordinated Creditors"</b> means all creditors the indebtedness of which is subordinated, in the event of winding-up of the Issuer, in right of payment to, and of all claims of, the depositors</p> |

### 3. Composition of regulatory capital (continued)

#### c. Main features of regulatory capital instruments (CCA) (continued)

|    |                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|----|----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    |                                        | <p>and other unsubordinated creditors of the Issuer other than those whose claims rank or are expressed to rank by operation of law or contract pari passu with, or junior to, the claims of the Securityholders. For this purpose "indebtedness" shall include all liabilities, whether actual or contingent.</p> <p><b>"Tier 2 Capital Instruments"</b> means any instrument or other obligation issued, entered into or guaranteed by the Issuer that constitutes or qualifies as Tier 2 capital of the Issuer pursuant to the Banking Capital Regulations.</p> |
| 36 | Non-compliant transitioned features    | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 37 | If yes, specify non-compliant features | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

### 3. Composition of regulatory capital (continued)

#### c. Main features of regulatory capital instruments (CCA) (continued)

|    |                                                                                                  | HKD AT1 Capital                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----|--------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Issuer                                                                                           | Mox Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 2  | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)               | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 3  | Governing law(s) of the instrument                                                               | Hong Kong                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|    | <i>Regulatory treatment</i>                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 4  | Transitional Basel III rules                                                                     | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 5  | Basel III rules                                                                                  | Additional Tier 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6  | Eligible at solo / group / solo and group                                                        | Solo                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 7  | Instrument type (types to be specified by each jurisdiction)                                     | Perpetual debt instrument                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 8  | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) | HK\$234.3 Million                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 9  | Par value of instrument                                                                          | HK\$234.6 Million                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 10 | Accounting classification                                                                        | Equity                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 11 | Original date of issuance                                                                        | 17 Sep 2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 12 | Perpetual or dated                                                                               | Perpetual                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 13 | Original maturity date                                                                           | Undated                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 14 | Issuer call subject to prior supervisory approval                                                | Yes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 15 | Optional call date, contingent call dates and redemption amount                                  | Optional Call Date: 17 Sep 2029<br>Redemption amount at par.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 16 | Subsequent call dates, if applicable                                                             | Each Reset Date thereafter                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|    | <i>Coupons / dividends</i>                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 17 | Fixed or floating dividend / coupon                                                              | Fixed                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 18 | Coupon rate and any related index                                                                | <p>Year 1 to 5: 8.06 per cent. per annum payable semi-annually in arrear</p> <p>Year 5 onwards: Resets every 5 years at a rate of distribution determined by the Issuer on the relevant Reset Determination Date as the sum of the relevant Reset Rate and the Margin.</p> <p><b>"Margin"</b> means 5.43 per cent.</p> <p><b>"Reference Bond"</b> means for any Reset Period a government security or securities issued by the Hong Kong government selected by the Issuer as having an actual or interpolated maturity comparable with the relevant Reset Period and that (in the opinion of the Issuer) would be utilised, at the time of selection and in accordance with customary financial practice, in pricing new issuances of corporate debt securities denominated in Hong Kong dollars and of a comparable maturity to the relevant Reset Period.</p> <p><b>"Reset Rate"</b> means in respect of a Reset Period, the relevant annual yield to maturity or interpolated yield to maturity (on the relevant day count basis) of the Reference Bond, assuming a price for such Reference Bond (expressed as a percentage of its nominal amount) equal to the Reference Bond Price.</p> |
| 19 | Existence of a dividend stopper                                                                  | Yes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 20 | Fully discretionary, partially discretionary or mandatory                                        | Fully discretionary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 21 | Existence of step-up or other incentive to redeem                                                | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 22 | Non-cumulative or cumulative                                                                     | Non-cumulative                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 23 | Convertible or non-convertible                                                                   | Non-convertible                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

### 3. Composition of regulatory capital (continued)

#### c. Main features of regulatory capital instruments (CCA) (continued)

|    |                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 24 | If convertible, conversion trigger(s)                                                                                                                                             | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 25 | If convertible, fully or partially                                                                                                                                                | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 26 | If convertible, conversion rate                                                                                                                                                   | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 27 | If convertible, mandatory or optional conversion                                                                                                                                  | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 28 | If convertible, specify instrument type convertible into                                                                                                                          | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 29 | If convertible, specify issuer of instrument it converts into                                                                                                                     | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 30 | Write-down feature                                                                                                                                                                | Yes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 31 | If write-down, write-down trigger(s)                                                                                                                                              | <p>Upon a Non-Viability Event.</p> <p>"Non-Viability Event" means the earlier of:</p> <ul style="list-style-type: none"> <li>(i) the Monetary Authority notifying the Issuer in writing that the Monetary Authority is of the opinion that a Write-off or conversion is necessary, without which the Issuer would become non-viable; and</li> <li>(ii) the Monetary Authority notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 32 | If write-down, full or partial                                                                                                                                                    | Full or partial                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 33 | If write-down, permanent or temporary                                                                                                                                             | Permanent                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 34 | If temporary write-down, description of write-up mechanism                                                                                                                        | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned). | <p>The rights and claims of Securityholders against the Issuer to payment in respect of the Securities (including, without limitation, any payments in respect of damages awarded for breach of any obligations), in the event of the winding-up of the Issuer (other than pursuant to a Permitted Reorganisation), shall rank:</p> <ul style="list-style-type: none"> <li>(i) subordinate and junior in right of payment to, and of all claims of (x) all unsubordinated creditors of the Issuer (including its depositors), (y) all creditors in respect of Tier 2 Capital Instruments of the Issuer and (z) all other Subordinated Creditors of the Issuer whose claims are stated to rank senior to the Securities or rank senior to the Securities by operation of law or contract;</li> <li>(ii) pari passu in right of payment to, and of all claims of the holders of Parity Obligations; and</li> <li>(iii) senior in right of payment to, and of all claims of holders of Junior Obligations.</li> </ul> <p><b>"Additional Tier 1 Capital Instruments"</b> means any instrument issued, entered into or guaranteed by the Issuer that constitutes or qualifies as Additional Tier 1 capital of the Issuer pursuant to the Banking Capital Regulations.</p> |

### 3. Composition of regulatory capital (continued)

#### c. Main features of regulatory capital instruments (CCA) (continued)

|    |                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|----|----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    |                                        | <p><b>"CET1 Capital Instruments"</b> means any instrument issued or entered into by the Issuer that constitutes Common Equity Tier 1 capital of the Issuer pursuant to the Banking Capital Regulations.</p> <p><b>"Junior Obligations"</b> means all classes of the Issuer's share capital (including without limitation any preference shares) and any instrument or other obligation issued, entered into or guaranteed by the Issuer that constitutes or qualifies as CET1 Capital Instruments or that ranks or is expressed to rank junior to the Securities by operation of law or contract.</p> <p><b>"Parity Obligations"</b> means any instrument or other obligation issued, entered into or guaranteed by the Issuer that constitutes or qualifies as an Additional Tier 1 Capital Instrument or any instrument or other obligation issued, entered into or guaranteed by the Issuer that ranks or is expressed to rank pari passu with the Securities by operation of law or contract, which excludes any Junior Obligations of the Issuer.</p> <p><b>"Subordinated Creditors"</b> means all creditors the indebtedness of which is subordinated, in the event of winding-up of the Issuer, in right of payment to, and of all claims of, the depositors and other unsubordinated creditors of the Issuer other than those whose claims rank or are expressed to rank by operation of law or contract pari passu with, or junior to, the claims of the Securityholders. For this purpose "indebtedness" shall include all liabilities, whether actual or contingent.</p> <p><b>"Tier 2 Capital Instruments"</b> means any instrument or other obligation issued, entered into or guaranteed by the Issuer that constitutes or qualifies as Tier 2 capital of the Issuer pursuant to the Banking Capital Regulations.</p> |
| 36 | Non-compliant transitioned features    | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 37 | If yes, specify non-compliant features | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

## 4. Macroprudential supervisory measures

### a. Geographical distribution of credit exposures used in countercyclical capital buffer (CCyB1)

The following table shows the geographical breakdown of risk-weighted amount (“RWA”) in relation to private sector credit exposures as of 30 June 2026:

|   |                                            | (a)                                  | (c)                                           | (d)                        | (e)                   |
|---|--------------------------------------------|--------------------------------------|-----------------------------------------------|----------------------------|-----------------------|
|   | Geographical breakdown by Jurisdiction (J) | Applicable JCCyB ratio in effect (%) | RWA used in computation of CCyB ratio HKD’000 | AI-specific CCyB ratio (%) | CCyB amount (HKD’000) |
| 1 | Hong Kong SAR                              | 0.50                                 | 10,420,212                                    |                            |                       |
| 2 | Australia                                  | 1.00                                 | 450                                           |                            |                       |
| 3 | France                                     | 1.00                                 | 57                                            |                            |                       |
| 4 | United Kingdom                             | 2.00                                 | 175                                           |                            |                       |
| 5 | South Korea                                | 1.00                                 | 25                                            |                            |                       |
| 6 | Ireland                                    | 1.50                                 | 47                                            |                            |                       |
| 7 | Netherlands                                | 2.00                                 | 23                                            |                            |                       |
| 8 | Sum <sup>1</sup>                           |                                      | 10,420,989                                    |                            |                       |
| 9 | Total <sup>2</sup>                         |                                      | 10,423,740                                    | 0.50                       | 61,682                |

<sup>1</sup>This represents the sum of RWAs for the private sector credit exposures in jurisdictions with a non-zero countercyclical buffer rate.

<sup>2</sup>The total RWAs used in the computation of the CCyB ratio in row (3) represents the total RWAs for the private credit exposures in all jurisdictions to which the group is exposed, including jurisdictions with no countercyclical buffer rate or with a countercyclical buffer rate set at zero.

## 5. Leverage ratio

### a. Summary comparison of accounting assets against leverage ratio exposures measure (LR1)

The following table reconciles the total assets in the published financial statements to the LR exposure measure.

| As of 30 Jun 2026 |                                                                                                                                                                                    | Value under the LR framework |
|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|
|                   | Item                                                                                                                                                                               | HKD’000                      |
| 1                 | Total consolidated assets as per published financial statements                                                                                                                    | 27,529,927                   |
| 2                 | Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation | -                            |
| 3                 | Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference                                                               | -                            |
| 4                 | Adjustments for temporary exemption of central bank reserves                                                                                                                       | Not applicable               |
| 5                 | Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure                           | -                            |
| 6                 | Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting                                                                               | -                            |
| 7                 | Adjustments for eligible cash pooling transactions                                                                                                                                 | -                            |
| 8                 | Adjustments for derivative contracts                                                                                                                                               | -                            |
| 9                 | Adjustment for SFTs (i.e. repos and similar secured lending)                                                                                                                       | -                            |
| 10                | Adjustment for off-balance sheet (“OBS”) items (i.e. conversion to credit equivalent amounts of OBS exposures)                                                                     | 2,658,629                    |
| 11                | Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure                                      |                              |
| 12                | Other adjustments                                                                                                                                                                  | (686,665)                    |
| 13                | <b>Leverage ratio exposure measure</b>                                                                                                                                             | <b>29,501,891</b>            |

## 5. Leverage ratio (continued)

### b. Leverage ratio (LR2)

The following table sets out a detailed breakdown of the components of the LR denominator, as well as information on LR, minimum applicable LR and mean-SFT adjusted LR.

|                                                    |                                                                                                                                                             | (a)               | (b)               |
|----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|
|                                                    |                                                                                                                                                             | HKD'000           |                   |
|                                                    |                                                                                                                                                             | 30 Jun 2026       | 31 Mar 2026       |
| <b>On-balance sheet exposures</b>                  |                                                                                                                                                             |                   |                   |
| 1                                                  | On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)                                     | 27,908,843        | 26,425,724        |
| 2                                                  | Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard               | -                 | -                 |
| 3                                                  | Less: Deductions of receivables assets for cash variation margin provided under derivative contracts                                                        | -                 | -                 |
| 4                                                  | Less: Adjustment for assets other than money received under SFTs that are recognised as an asset                                                            | -                 | -                 |
| 5                                                  | Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital                                   | (434,217)         | (446,164)         |
| 6                                                  | Less: Asset amounts deducted in determining Tier 1 capital                                                                                                  | (631,364)         | (622,607)         |
| 7                                                  | <b>Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)</b>                                                      | <b>26,843,262</b> | <b>25,356,953</b> |
| <b>Exposures arising from derivative contracts</b> |                                                                                                                                                             |                   |                   |
| 8                                                  | Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)            | -                 | -                 |
| 9                                                  | Add-on amounts for PFE associated with all derivative contracts                                                                                             | -                 | -                 |
| 10                                                 | Less: Exempted CCP leg of client-cleared trade exposures                                                                                                    | -                 | -                 |
| 11                                                 | Adjusted effective notional amount of written credit-related derivative contracts                                                                           | -                 | -                 |
| 12                                                 | Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts | -                 | -                 |
| 13                                                 | <b>Total exposures arising from derivative contracts (sum of rows 8 to 12)</b>                                                                              | <b>-</b>          | <b>-</b>          |
| <b>Exposures arising from SFTs</b>                 |                                                                                                                                                             |                   |                   |
| 14                                                 | Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions                                               | -                 | -                 |
| 15                                                 | Less: Netted amounts of cash payables and cash receivables of gross SFT assets                                                                              | -                 | -                 |
| 16                                                 | CCR exposure for SFT assets                                                                                                                                 | -                 | -                 |
| 17                                                 | Agent transaction exposures                                                                                                                                 | -                 | -                 |
| 18                                                 | <b>Total exposures arising from SFTs (sum of rows 14 to 17)</b>                                                                                             | <b>-</b>          | <b>-</b>          |
| <b>Other off-balance sheet exposures</b>           |                                                                                                                                                             |                   |                   |
| 19                                                 | Off-balance sheet exposure at gross notional amount                                                                                                         | 26,418,078        | 25,469,064        |
| 20                                                 | Less: Adjustments for conversion to credit equivalent amounts                                                                                               | (23,759,449)      | (22,905,937)      |
| 21                                                 | Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital                                  | -                 | -                 |
| 22                                                 | <b>Off-balance sheet items (sum of rows 19 to 21)</b>                                                                                                       | <b>2,658,629</b>  | <b>2,563,127</b>  |
| <b>Capital and total exposures</b>                 |                                                                                                                                                             |                   |                   |
| 23                                                 | <b>Tier 1 capital</b>                                                                                                                                       | <b>1,980,505</b>  | <b>1,994,070</b>  |
| 24                                                 | <b>Total exposures (sum of rows 7, 13, 18 and 22)</b>                                                                                                       | <b>29,501,891</b> | <b>27,920,080</b> |

## 5. Leverage ratio (continued)

### b. Leverage ratio (LR2) (continued)

|                                  |                                                                                                                                                                                                  | (a)            | (b)            |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|
|                                  |                                                                                                                                                                                                  | HKD'000        |                |
|                                  |                                                                                                                                                                                                  | 30 Jun 2026    | 31 Mar 2026    |
| <b>Leverage ratio</b>            |                                                                                                                                                                                                  |                |                |
| 25 & 25a                         | <b>Leverage ratio</b>                                                                                                                                                                            | 6.71%          | 7.14%          |
| 26                               | <b>Minimum leverage ratio requirement</b>                                                                                                                                                        | 3.00%          | 3.00%          |
| 27                               | <b>Applicable leverage buffers</b>                                                                                                                                                               | Not applicable | Not applicable |
| <b>Disclosure of mean values</b> |                                                                                                                                                                                                  |                |                |
| 28                               | Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables                                     | -              | -              |
| 29                               | Quarter-end value of gross amount of SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables                        | -              | -              |
| 30 & 30a                         | Total exposures based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables) | 29,501,891     | 27,920,080     |
| 31 & 31a                         | Leverage ratio based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)  | 6.71%          | 7.14%          |

Leverage ratio dropped as the Bank has been launching its products and services resulting in higher exposure and consumption of capital for business operation costs.

## 6. Credit risk for non-securitization exposures

### a. Credit quality of exposures (CR1)

The following table sets out an overview of the credit quality of on- and off-balance sheet exposures.

As of 30 June 2026

|   |                             | (a)                       | (b)                            | (c)                         | (d)                                                                                               | (e)                                                                   | (f)                                                                                              | (g)                   |
|---|-----------------------------|---------------------------|--------------------------------|-----------------------------|---------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|-----------------------|
|   |                             | Gross carrying amounts of |                                | Allowances /<br>impairments | Of which ECL accounting<br>provisions for credit losses<br>on STC approach exposures <sup>1</sup> |                                                                       | Of which ECL<br>accounting<br>provisions<br>for credit<br>losses on IRB<br>approach<br>exposures | Net values<br>(a+b-c) |
|   |                             | Defaulted<br>Exposures    | Non-<br>defaulted<br>exposures |                             | Allocated in<br>regulatory<br>category of<br>specific<br>provisions                               | Allocated in<br>regulatory<br>category of<br>collective<br>provisions |                                                                                                  |                       |
|   |                             | HK\$'000                  | HK\$'000                       | HK\$'000                    | HK\$'000                                                                                          | HK\$'000                                                              | HK\$'000                                                                                         | HK\$'000              |
| 1 | Loans                       | 287,185                   | 15,588,802                     | 434,217                     | 143,482                                                                                           | 290,735                                                               | -                                                                                                | 15,441,770            |
| 2 | Debt securities             | -                         | 10,736,815                     | -                           | -                                                                                                 | -                                                                     | -                                                                                                | 10,736,815            |
| 3 | Off-balance sheet exposures | 11,838                    | 26,406,240                     | -                           | -                                                                                                 | -                                                                     | -                                                                                                | 26,418,078            |
| 4 | <b>Total</b>                | 299,023                   | 52,731,857                     | 434,217                     | 143,482                                                                                           | 290,735                                                               | -                                                                                                | 52,596,663            |

The categorization of Expected Credit Loss ("ECL") accounting provisions into the regulatory categories of specific and collective provisions follows the treatment specified in the completion instruction of the HKMA Capital Adequacy Ratio – MA(BS)3 return. According to the completion instruction, the ECL accounting provisions classified into Stage 1 and Stage 2 are treated as collective provisions, while those classified under Stage 3 are treated as specific provisions.

Loans included balances with central banks and banks, loans and advances to customers, corporate exposures, qualifying non-bank financial institution exposures, and related accrued interest receivables.

Off-balance sheet exposures included direct credit substitutes and unconditionally cancellable commitments.

## 6. Credit risk for non-securitization exposures (continued)

### b. Changes in defaulted loans and debt securities (CR2)

The following table sets out information on the changes in defaulted loans and debt securities, including any changes in the amount of defaulted exposures, movements between non-defaulted and defaulted exposures, and reductions in the defaulted exposures due to write-offs.

|                                                                                                         | HKD\$'000 |
|---------------------------------------------------------------------------------------------------------|-----------|
| 1 <b>Defaulted loans and debt securities at end of the previous reporting period (31 December 2025)</b> | 278,513   |
| 2 Loans and debt securities that have defaulted since the last reporting period                         | 240,764   |
| 3 Returned to non-defaulted status                                                                      | -         |
| 4 Amounts written off                                                                                   | (212,234) |
| 5 Other changes                                                                                         | (19,858)  |
| 6 <b>Defaulted loans and debt securities at end of the current reporting period (30 June 2026)</b>      | 287,185   |

### c. Overview of recognized credit risk mitigation (CR3)

The following table sets out the extent of credit risk exposures covered by different type of recognised CRM.

| As of 30 June 2026 |                    | (a)                                  | (b)                     | (c)                                        | (d)                                        | (e)                                                         |
|--------------------|--------------------|--------------------------------------|-------------------------|--------------------------------------------|--------------------------------------------|-------------------------------------------------------------|
|                    |                    | Exposures unsecured: carrying amount | Exposures to be secured | Exposures secured by recognized collateral | Exposures secured by recognized guarantees | Exposures secured by recognized credit derivative contracts |
|                    |                    | HK\$'000                             | HK\$'000                | HK\$'000                                   | HK\$'000                                   | HK\$'000                                                    |
| 1                  | Loans              | 15,875,987                           | -                       | -                                          | -                                          | -                                                           |
| 2                  | Debt securities    | 10,736,815                           | -                       | -                                          | -                                          | -                                                           |
| 3                  | <b>Total</b>       | 26,612,802                           | -                       | -                                          | -                                          | -                                                           |
| 4                  | Of which defaulted | 287,185                              | -                       | -                                          | -                                          | -                                                           |

The movement in loans and debt securities is in line with the balance sheet movement during the period.

## 6. Credit risk for non-securitization exposures (continued)

### d. Credit risk exposures and effects of recognized credit risk mitigation – for STC approach (CR4)

The following table sets out the effect of any recognized CRM (including recognized collateral under both comprehensive and simple approaches) on the calculation of capital requirements. RWA density provides a synthetic metric on riskiness of each portfolio.

| As of 30 June 2026 |                                                                                                          | (a)                           | (b)                      | (c)                             | (d)                      | (e)                 | (f)         |
|--------------------|----------------------------------------------------------------------------------------------------------|-------------------------------|--------------------------|---------------------------------|--------------------------|---------------------|-------------|
|                    | Exposure classes                                                                                         | Exposures pre-CCF and pre-CRM |                          | Exposures post-CCF and post-CRM |                          | RWA and RWA density |             |
|                    |                                                                                                          | On-balance sheet amount       | Off-balance sheet amount | On-balance sheet amount         | Off-balance sheet amount | RWA                 | RWA density |
|                    |                                                                                                          | HKD'000                       | HKD'000                  | HKD'000                         | HKD'000                  | HKD'000             | %           |
| 1                  | Sovereign exposures                                                                                      | 10,654,998                    | -                        | 10,654,998                      | -                        | -                   | 0%          |
| 2                  | Public sector entity exposures                                                                           | -                             | -                        | -                               | -                        | -                   | 0%          |
| 3                  | Multilateral development bank exposures                                                                  | -                             | -                        | -                               | -                        | -                   | 0%          |
| 3a                 | Unspecified multilateral body exposures                                                                  | -                             | -                        | -                               | -                        | -                   | 0%          |
| 4                  | Bank exposures                                                                                           | 3,006,207                     | -                        | 3,006,207                       | -                        | 619,830             | 21%         |
| 4a                 | Qualifying non-bank financial institution exposures                                                      | 25,275                        | -                        | 25,275                          | -                        | 14,754              | 58%         |
| 5                  | Eligible covered bond exposures                                                                          | -                             | -                        | -                               | -                        | -                   | 0%          |
| 6                  | General corporate exposures                                                                              | 34,789                        | -                        | 34,789                          | -                        | 31,759              | 91%         |
| 6a                 | Of which: non-bank financial institution exposures excluding those reported under row 4a                 | -                             | -                        | -                               | -                        | -                   | 0%          |
| 6b                 | Specialized lending                                                                                      | -                             | -                        | -                               | -                        | -                   | 0%          |
| 7                  | Equity exposures                                                                                         | -                             | -                        | -                               | -                        | -                   | 0%          |
| 7a                 | Significant capital investments in commercial entities                                                   | -                             | -                        | -                               | -                        | -                   | 0%          |
| 7b                 | Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities | -                             | -                        | -                               | -                        | -                   | 0%          |
| 7c                 | Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates            | -                             | -                        | -                               | -                        | -                   | 0%          |
| 8                  | Retail exposures                                                                                         | 12,604,348                    | 26,387,550               | 12,604,348                      | 2,638,755                | 10,074,551          | 66%         |
| 8a                 | Exposures arising from IPO financing                                                                     | -                             | -                        | -                               | -                        | -                   | 0%          |
| 9                  | Real estate exposures                                                                                    | -                             | -                        | -                               | -                        | -                   | 0%          |

## 6. Credit risk for non-securitization exposures (continued)

### d. Credit risk exposures and effects of recognized credit risk mitigation – for STC approach (CR4)

(continued)

As of 30 June 2026

|     |                                                                                                                                   | (a)                           | (b)                      | (c)                             | (d)                      | (e)                 | (f)         |
|-----|-----------------------------------------------------------------------------------------------------------------------------------|-------------------------------|--------------------------|---------------------------------|--------------------------|---------------------|-------------|
|     |                                                                                                                                   | Exposures pre-CCF and pre-CRM |                          | Exposures post-CCF and post-CRM |                          | RWA and RWA density |             |
|     | Exposure classes                                                                                                                  | On-balance sheet amount       | Off-balance sheet amount | On-balance sheet amount         | Off-balance sheet amount | RWA                 | RWA density |
|     |                                                                                                                                   | HKD'000                       | HKD'000                  | HKD'000                         | HKD'000                  | HKD'000             | %           |
| 9a  | Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties) | -                             | -                        | -                               | -                        | -                   | 0%          |
| 9b  | Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)     | -                             | -                        | -                               | -                        | -                   | 0%          |
| 9c  | Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)  | -                             | -                        | -                               | -                        | -                   | 0%          |
| 9d  | Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)      | -                             | -                        | -                               | -                        | -                   | 0%          |
| 9e  | Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)                  | -                             | -                        | -                               | -                        | -                   | 0%          |
| 9f  | Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)                      | -                             | -                        | -                               | -                        | -                   | 0%          |
| 9g  | Of which: land acquisition, development and construction exposures                                                                | -                             | -                        | -                               | -                        | -                   | 0%          |
| 10  | Defaulted exposures                                                                                                               | 154,341                       | 11,838                   | 154,341                         | 1,184                    | 233,288             | 150%        |
| 11  | Other exposures                                                                                                                   | 663,014                       | 18,690                   | 663,014                         | 18,690                   | 681,704             | 100%        |
| 11a | Cash and gold                                                                                                                     | -                             | -                        | -                               | -                        | -                   | 0%          |
| 11b | Items in the process of clearing or settlement                                                                                    | -                             | -                        | -                               | -                        | -                   | 0%          |
| 12  | <b>Total</b>                                                                                                                      | <b>27,142,972</b>             | <b>26,418,078</b>        | <b>27,142,972</b>               | <b>2,658,629</b>         | <b>11,655,886</b>   | <b>39%</b>  |

Note:

Decrease in credit risk exposures (RWA) under STC approach during the period is mainly due to decrease in retail exposures.

## 6. Credit risk for non-securitization exposures (continued)

### e. Credit risk exposures by asset classes and by risk weights – for STC approach(CR5)

The following table sets out a breakdown of credit risk exposures by asset classes and by risk weights (corresponding to the classification of exposures according to the approaches used).

At 30 Jun 2026

In HKD'000

|    |                                                     | 0%         | 20%     | 50% | 100%   | 150%  | Other | Total credit exposure amount (post-CCF and post-CRM) |
|----|-----------------------------------------------------|------------|---------|-----|--------|-------|-------|------------------------------------------------------|
| 1  | Sovereign exposures                                 | 10,654,998 | -       | -   | -      | -     | -     | 10,654,998                                           |
| 2  | Public sector entity exposures                      | -          | -       | -   | -      | -     | -     | -                                                    |
| 3  | Multilateral development bank exposures             | -          |         | -   | -      | -     | -     | -                                                    |
| 3a | Unspecified multilateral body exposures             | -          | -       | -   | -      | -     | -     | -                                                    |
| 4  | Bank exposures                                      | 2,826,910  | 178,748 | -   | -      | -     | 549   | 3,006,207                                            |
| 4a | Qualifying non-bank financial institution exposures | 39         | -       | -   | 16,724 | 8,512 | -     | 25,275                                               |

## 6. Credit risk for non-securitization exposures (continued)

### e. Credit risk exposures by asset classes and by risk weights – for STC approach(CR5) (continued)

At 30 Jun 2026

In HKD'000

|   |                                 | 10% | 15% | 20% | 25% | 35% | 50% | 100% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|---|---------------------------------|-----|-----|-----|-----|-----|-----|------|-------|------------------------------------------------------|
| 5 | Eligible covered bond exposures | -   | -   | -   | -   | -   | -   | -    | -     | -                                                    |

|    |                                                                                          | 20% | 30% | 50%   | 65% | 75% | 85% | 100%   | 150% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|----|------------------------------------------------------------------------------------------|-----|-----|-------|-----|-----|-----|--------|------|-------|------------------------------------------------------|
| 6  | General corporate exposures                                                              | -   | -   | 6,060 |     | -   | -   | 28,729 | -    | -     | 34,789                                               |
| 6a | Of which: non-bank financial institution exposures excluding those reported under row 4a | -   | -   | -     |     | -   | -   | -      | -    | -     | -                                                    |

|    |                     | 20% | 50% | 75% | 80% | 100% | 130% | 150% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|----|---------------------|-----|-----|-----|-----|------|------|------|-------|------------------------------------------------------|
| 6b | Specialized lending | -   | -   | -   | -   | -    | -    | -    | -     | -                                                    |

|   |                  | 100% | 250% | 400% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|---|------------------|------|------|------|-------|------------------------------------------------------|
| 7 | Equity exposures |      | -    | -    | -     | -                                                    |

|    |                                                        | 250% | 400% | 1250% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|----|--------------------------------------------------------|------|------|-------|-------|------------------------------------------------------|
| 7a | Significant capital investments in commercial entities | -    | -    | -     | -     | -                                                    |

|    |                                                                                                          | 150% | 250% | 400% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|----|----------------------------------------------------------------------------------------------------------|------|------|------|-------|------------------------------------------------------|
| 7b | Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities | -    | -    | -    | -     | -                                                    |

## 6. Credit risk for non-securitization exposures (continued)

### e. Credit risk exposures by asset classes and by risk weights – for STC approach(CR5) (continued)

At 30 Jun 2026

In HKD'000

|    |                                                                                               | 150% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|----|-----------------------------------------------------------------------------------------------|------|-------|------------------------------------------------------|
| 7c | Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates | -    | -     | -                                                    |

|   |                  | 45%       | 75%        | 100% | Other | Total credit exposure amount (post CCF and post-CRM) |
|---|------------------|-----------|------------|------|-------|------------------------------------------------------|
| 8 | Retail exposures | 4,527,179 | 10,714,917 | -    | 1,007 | 15,243,103                                           |

|    |                                      | 0% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|----|--------------------------------------|----|-------|------------------------------------------------------|
| 8a | Exposures arising from IPO financing | -  | -     | -                                                    |

|    |                                                                                                                                   | 0 % | 20 % | 25 % | 30 % | 35 % | 40 % | 45 % | 50 % | 60 % | 65 % | 70 % | 75 % | 85 % | 90 % | 100 % | 105 % | 110 % | 150 % | Other | Total credit exposure amount (post-CCF and post-CRM) |
|----|-----------------------------------------------------------------------------------------------------------------------------------|-----|------|------|------|------|------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|-------|------------------------------------------------------|
| 9  | Real estate exposures                                                                                                             | -   | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -     | -     | -     | -     | -     | -                                                    |
| 9a | Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties) |     | -    | -    | -    |      | -    | -    | -    | -    |      | -    | -    |      |      |       | -     |       |       | -     | -                                                    |

## 6. Credit risk for non-securitization exposures (continued)

### e. Credit risk exposures by asset classes and by risk weights – for STC approach(CR5) (continued)

At 30 Jun 2026

In HKD'000

|    |                                                                                                                                  | 0 % | 20 % | 25 % | 30 % | 35 % | 40 % | 45 % | 50 % | 60 % | 65 % | 70 % | 75 % | 85 % | 90 % | 100 % | 105 % | 110 % | 150 % | Other | Total credit exposure amount (post-CCF and post-CRM) |
|----|----------------------------------------------------------------------------------------------------------------------------------|-----|------|------|------|------|------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|-------|------------------------------------------------------|
| 9b | Of which: no loan splitting applied                                                                                              |     | -    | -    | -    |      | -    | -    | -    | -    |      | -    | -    |      |      |       | -     |       |       | -     | -                                                    |
| 9c | Of which: loan splitting applied (secured)                                                                                       |     |      |      |      |      |      |      |      |      |      |      |      |      |      |       |       |       |       |       |                                                      |
| 9d | Of which: loan splitting applied (unsecured)                                                                                     |     |      |      |      |      |      |      |      |      |      |      |      |      |      |       |       |       |       |       |                                                      |
| 9e | Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)    |     |      |      | -    | -    |      | -    |      | -    |      |      | -    |      | -    |       | -     |       |       | -     | -                                                    |
| 9f | Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties) | -   | -    |      | -    |      | -    |      | -    | -    |      |      | -    | -    |      | -     |       |       | -     | -     | -                                                    |
| 9g | Of which: no loan splitting applied                                                                                              | -   | -    |      | -    |      | -    |      | -    | -    |      |      | -    | -    |      | -     |       |       | -     | -     | -                                                    |
| 9h | Of which: loan splitting applied (secured)                                                                                       |     |      |      |      |      |      |      |      |      |      |      |      |      |      |       |       |       |       |       |                                                      |
| 9i | Of which: loan splitting applied (unsecured)                                                                                     |     |      |      |      |      |      |      |      |      |      |      |      |      |      |       |       |       |       |       |                                                      |

## 6. Credit risk for non-securitization exposures (continued)

### e. Credit risk exposures by asset classes and by risk weights – for STC approach(CR5) (continued)

At 30 Jun 2026

In HKD'000

|    |                                                                                                                              | 0 % | 20 % | 25 % | 30 % | 35 % | 40 % | 45 % | 50 % | 60 % | 65 % | 70 % | 75 % | 85 % | 90 % | 100 % | 105 % | 110 % | 150 % | Other | Total credit exposure amount (post-CCF and post-CRM) |
|----|------------------------------------------------------------------------------------------------------------------------------|-----|------|------|------|------|------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|-------|------------------------------------------------------|
| 9j | Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties) |     |      |      |      |      |      |      |      |      |      | -    |      |      | -    |       |       | -     |       | -     | -                                                    |
| 9k | Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)             | -   | -    |      | -    |      | -    |      | -    |      |      |      | -    | -    |      | -     |       |       | -     | -     | -                                                    |
| 9l | Of which: no loan splitting applied                                                                                          | -   | -    |      | -    |      | -    |      | -    |      |      |      | -    | -    |      | -     |       |       | -     | -     | -                                                    |
| 9m | Of which: loan splitting applied (secured)                                                                                   |     |      |      |      |      |      |      |      |      |      |      |      |      |      |       |       |       |       |       |                                                      |
| 9n | Of which: loan splitting applied (unsecured)                                                                                 |     |      |      |      |      |      |      |      |      |      |      |      |      |      |       |       |       |       |       |                                                      |
| 9o | Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)                 |     |      |      |      |      |      |      |      |      |      |      |      |      |      |       |       |       | -     | -     | -                                                    |
| 9p | Of which: land acquisition, development and construction exposures                                                           |     |      |      |      |      |      |      |      |      |      |      |      |      |      | -     |       |       | -     | -     | -                                                    |

## 6. Credit risk for non-securitization exposures (continued)

### e. Credit risk exposures by asset classes and by risk weights – for STC approach(CR5) (continued)

At 30 Jun 2026

In HKD'000

|    |                     | 50% | 100% | 150%    | Other | Total credit exposure amount (post-CCF and post-CRM) |
|----|---------------------|-----|------|---------|-------|------------------------------------------------------|
| 10 | Defaulted exposures |     | -    | 155,525 | -     | 155,525                                              |

|    |                 | 100%    | 1250% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|----|-----------------|---------|-------|-------|------------------------------------------------------|
| 11 | Other exposures | 681,704 | -     | -     | 681,704                                              |

|     |               | 0% | 100% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|-----|---------------|----|------|-------|------------------------------------------------------|
| 11a | Cash and gold | -  | -    | -     | -                                                    |

|      |                                                | 0% | 20% | Other | Total credit exposure amount (post-CCF and post-CRM) |
|------|------------------------------------------------|----|-----|-------|------------------------------------------------------|
| 11 b | Items in the process of clearing or settlement | -  | -   | -     | -                                                    |

Note:

Decrease in credit risk exposures (RWA) under STC approach during the period is mainly due to decrease in retail exposures.

## 6. Credit risk for non-securitization exposures (continued)

### e. Credit risk exposures by asset classes and by risk weights – for STC approach(CR5) (continued)

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures

At 30 Jun 2026

In HKD'000

|    | Risk Weight            | (a)                       | (b)                                  | (c)                   | (d)                              |
|----|------------------------|---------------------------|--------------------------------------|-----------------------|----------------------------------|
|    |                        | On-balance sheet exposure | Off-balance sheet exposure (pre-CCF) | Weighted average CCF* | Exposure (post-CCF and post-CRM) |
| 1  | Less than 40%          | 13,660,695                | -                                    | -                     | 13,660,695                       |
| 2  | 40-70%                 | 2,979,903                 | 15,700,596                           | 10%                   | 4,549,963                        |
| 3  | 75%                    | 9,654,734                 | 10,686,954                           | 10%                   | 10,723,429                       |
| 4  | 85%                    | -                         | -                                    | -                     | -                                |
| 5  | 90- 100%               | 691,743                   | 18,690                               | 100%                  | 710,433                          |
| 6  | 105-130%               | 1,007                     | -                                    | -                     | 1,007                            |
| 7  | 150%                   | 154,890                   | 11,838                               | 10%                   | 156,074                          |
| 8  | 250%                   | -                         | -                                    | -                     | -                                |
| 9  | 400%                   | -                         | -                                    | -                     | -                                |
| 10 | 1,250%                 | -                         | -                                    | -                     | -                                |
| 11 | <b>Total exposures</b> | <b>27,142,972</b>         | <b>26,418,078</b>                    |                       | <b>29,801,601</b>                |

\* Weighting is based on off-balance sheet exposure (pre-CCF).

Please refer to note 6(d) for the main drivers of the change in total exposures post-CCF and post-CRM.

## 7. Counterparty Credit risk

As at 30 June 2026, the Bank does not have any counterparty default risk exposures.

## 8. Securitization exposures

As at 30 June 2026, the Bank does not have any Securitization exposures.

## 9. Market risk

As of 30 June 2026, the Bank is exempted under section 22(1) of the Banking (Capital) Rules BCR from the calculation of market risk under section 17.

## 10. Credit valuation adjustment risk

As at 30 June 2026, the Bank does not have any credit valuation adjustment risk exposures.

## 11. Asset encumbrance (ENC)

The following table sets out a breakdown of encumbered and unencumbered assets.

|                                           | (a)                      | (c)                        | (d)          |
|-------------------------------------------|--------------------------|----------------------------|--------------|
| <b>As of 30 Jun 2026</b>                  | <b>Encumbered assets</b> | <b>Unencumbered assets</b> | <b>Total</b> |
|                                           | HKD'000                  | HKD'000                    | HKD'000      |
| Balances with central bank                | -                        | 1,336,632                  | 1,336,632    |
| Investment securities                     | 1,000,500                | 9,742,896                  | 10,743,396   |
| Advances to customers                     | -                        | 12,853,891                 | 12,853,891   |
| Amount due from immediate holding company | -                        | 1,416,415                  | 1,416,415    |
| Amount due from banks                     | -                        | 158,721                    | 158,721      |
| Other assets                              | -                        | 1,020,872                  | 1,020,872    |
| Total assets                              | 1,000,500                | 26,529,427                 | 27,529,927   |

## 12. Cryptoasset exposures

As at 30 June 2026, the Bank does not have cryptoasset exposures.

## Acronyms

|           |                                                              |          |                                                    |
|-----------|--------------------------------------------------------------|----------|----------------------------------------------------|
| AI        | Authorized institutions                                      | LCR      | Liquidity coverage ratio                           |
| AIRB      | Advanced internal ratings-based approach                     | LGD      | Loss given default                                 |
| ALCO      | Asset and Liability Committee                                | LMR      | Liquidity Maintenance Ratio                        |
| ASA       | Alternative standardized approach                            | LR       | Leverage Ratio                                     |
| ASF       | Available stable funding                                     | LTA      | Look through approach                              |
| AT1       | Additional Tier 1                                            | MBA      | Mandate-based approach                             |
| Bank      | Mox Bank Limited                                             | MSRs     | Mortgage servicing rights                          |
| BCBS      | Basel Committee on Banking Supervision                       | N/A      | Not applicable                                     |
| BCR       | Banking (Capital) Rules                                      | NSFR     | Net stable funding ratio                           |
| BDR       | Banking (Disclosure) Rules                                   | OF       | Object finance                                     |
| BIA       | Basic indicator approach                                     | OTC      | Over-the-counter                                   |
| BSC       | Basic approach                                               | PD       | Probability of default                             |
| CCF       | Credit conversion factor                                     | PF       | Project finance                                    |
| CCP       | Central counterparty                                         | PFE      | Potential future exposure                          |
| CCR       | Counterparty credit risk                                     | PRC      | People's Republic of China                         |
| CCyB      | Countercyclical capital buffer                               | PVA      | Prudential Valuation Adjustments                   |
| CEM       | Current exposure method                                      | PSE      | Public sector entity                               |
| CET1      | Common equity tier 1                                         | QRRE     | Qualifying revolving retail exposures              |
| CF        | Commodities finance                                          | RC       | Replacement cost                                   |
| CIS       | Collective investment scheme                                 | RSF      | Required stable funding                            |
| CRC       | Comprehensive risk charge                                    | RW       | Risk-weight                                        |
| CRM       | Credit risk mitigation                                       | RWA      | Risk-weighted asset/risk-weighted amount           |
| CVA       | Credit valuation adjustment                                  | S&P      | Standard & Poor's                                  |
| D-SIB     | Domestic systematically important authorized institution     | SA-CCR   | Standardized approach for counterparty credit risk |
| DTAs      | Deferred tax assets                                          | SEC-ERBA | Securitization external ratings-based approach     |
| EAD       | Exposure at default                                          | SEC-FBA  | Securitization fall back approach                  |
| EL        | Expected loss                                                | SEC-IRBA | Securitization internal ratings-based approach     |
| EPE       | Expected positive exposures                                  | SEC-SA   | Securitization standardized approach               |
| FBA       | Fall-back approach                                           | SFT      | Securities financing transaction                   |
| G-SIB     | Global systematically important bank                         | SME      | Small and Medium Enterprises                       |
| HKMA      | Hong Kong Monetary Authority                                 | SRW      | Supervisory risk-weights                           |
| HVCRE     | High-volatility commercial real estate                       | STC      | Standardized (credit risk) approach                |
| HQLA      | High quality liquid assets                                   | STM      | Standardized (market risk) approach                |
| IMM       | Internal models approach                                     | STO      | Standardized (operational risk) approach           |
| IMM (CCR) | Internal models approach (counterparty credit risk) approach | VaR      | Value at risk                                      |
| ICAAP     | Internal Capital Adequacy Assessment Process                 |          |                                                    |
| IPRE      | Income-producing real estate                                 |          |                                                    |
| IRB       | Internal ratings-based approach                              |          |                                                    |
| JCCyB     | Jurisdictional countercyclical capital buffer                |          |                                                    |
| JVs       | Joint ventures                                               |          |                                                    |
| LAC       | Loss-absorbing capacity                                      |          |                                                    |